

At the Car-Bike/Ped Crash Scene: Guidance for Pedestrians and Bicyclists

Knowing what to do at the car-bike/ped crash scene can prevent further injury and ensure medical coverage under New York's No-Fault insurance.

If you are hit by a car

- **DO NOT MOVE**, especially if you feel pain in your neck or head. Don't jump up or allow others to move you.
- Only a doctor, paramedic, or emergency medical technician may give medical aid before the ambulance arrives (NYPD Patrol Guide §217-01).
- Ask bystanders for help gathering facts and witness phone numbers. Speak your instructions without nodding or moving your head.
- Don't admit fault or speculate on the extent of your injuries to anyone.
- Seek medical and legal help. Ask a family member or close friend to act as your advocate.

If you witness a crash

- Call 911 with the exact location.
- Write down what happened to the victim to help EMTs assess injury.
- Get the car license number and phone numbers of witnesses.
- Divert traffic (but don't endanger yourself—EMTs do not want more victims).
- Do not lift or move crash victim (unless immediate danger outweighs risk of moving and permanently injuring the patient).

Download a printable wallet card: <https://web.archive.org/web/20230109035550/https://nyccaraccident.net/wp-content/assets/wallet-card.pdf>

Information You Need and What Else to Do After a Car Crash

“Should I go to the hospital?”

Yes. Go to the hospital. You may be injured and not know it. Your medical bills will be paid by the driver's No-Fault insurance. In a hit-and-run or uninsured crash, and if you are a New York resident, an industry fund should pay. All hospital emergency rooms by law must stabilize any patient in trauma, regardless of ability to pay.

Even without symptoms, you may be hurt

What matters is the type of impact—where and how far you fell, what you fell on, how fast you were hit—or the “mechanism of injury,” according to Dr. Edward Fishkin.

Do not leave the scene before police and ambulance arrive. Make a note of exactly what happened and tell EMTs or doctors.

“I think I was injured. Take me to the hospital.” This is the safest thing to say at the crash scene.

People sometimes realize hours or days after a crash that they were more injured than they thought. Consider carefully before refusing medical assistance at the scene. If you do not go to the emergency room immediately, you can go later with your police crash report number.

Note for bicyclists

Ambulances normally do not have room to store bicycles. The police secure property and may take the bike to the local precinct; claim it as soon as possible.

Stay calm

Keep your wits. Acute stress reaction can mask injuries and interfere with judgment. If intimidated, avoid reacting; focus on collecting driver information.

Obtaining medical care after a car-bike/ped crash

Use your crash report number to begin receiving medical care. Request a police report online: <https://collisionreport.nypdonline.org/>

If you need treatment you can (1) pay and submit receipts to the insurer, or (2) have the provider bill the No-Fault insurer directly. (NY DFS guidance.)

Why it's so important to get care

Even minor concussions or soft-tissue injuries can have long-term effects. Receiving medical care supports later claims; lack of immediate treatment may be used to deny benefits.

No-Fault insurance covers medical bills

In New York State, the driver's insurance covers medical expenses regardless of residence. If the driver is uninsured or flees and you are a NY resident, MVAIC may pay. Report crashes to NYPD or DMV — hit-and-runs must be reported within 24 hours.

Information you need

- Vehicle license plate number and state of issue.
- Driver's name, birth date, and address (from driver's license).
- Witnesses' name, address and phone (ask them to remain on the scene).
- Police accident report number, officer's name, precinct, and badge number.
- Vehicle's insurance company, policy number, and expiration; vehicle make; registered owner.
- Name, address, and phone of passengers.

What else to do after a car crash

- Take notes immediately; note location, weather, and traffic conditions.
- Preserve physical evidence—torn clothing, damaged bicycle, etc.
- Photograph the scene and license plate; take multiple angles.
- Keep receipts and organize them.
- Inform your own insurer within 72 hours if you have auto coverage.
- Consider a lawyer for serious injuries.
- If the driver's insurer asks for a statement, give only your name and phone (or your lawyer's).
- Obtain a crash report from NYPD or DMV; report hit-and-runs within 24 hours for MVAIC eligibility.

Helmet guidance

Replace helmets that have been impacted. Keep for evidence if needed; otherwise discard and replace.

If injuries appear minor

Even if you walk away, report to police or DMV to preserve claim rights (30 days; 90 days for MVAIC). If later injured, present your crash report when seeking care.

If only property is damaged

Collect receipts and estimates for property claims. Be cautious settling on the spot; do not sign releases without legal advice.

NycCarAccident.net

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